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**United States Bankruptcy Court**  
of the  
**Northern District Of Illinois**  
**Western Division**

## Trustee's Final Report

In Re: MICHAEL J. LYONS & DEBRA E. LYONS  
3356 PRAIRIE VIEW DRIVE  
ROCKFORD, IL 61114

Case Number: 07-73014  
SSN-xxx-xx-4932 & xxx-xx-7839

Case filed on: 12/12/2007  
Plan Confirmed on: 2/29/2008

D Dismissed

Total funds received and disbursed pursuant to the plan: \$10,532.00

Detail of Disbursements below:

Claim #	Name of the Claimant	Claimed by the Creditor	Allowed by the Court	Principal Paid	Interest Paid
038	ATTORNEY JAMES M PHILBRICK	1,000.00	1,000.00	1,000.00	0.00
	Total Administration	1,000.00	1,000.00	1,000.00	0.00
000	ATTORNEY GARY C FLANDERS	3,500.00	3,500.00	1,179.86	0.00
	Total Legal	3,500.00	3,500.00	1,179.86	0.00
002	BENEFICIAL	0.00	0.00	0.00	0.00
004	FIRST FRANKLIN	0.00	0.00	0.00	0.00
007	GMAC	0.00	0.00	0.00	0.00
009	APPLIED CARD / BANKCARD SERVICES	0.00	0.00	0.00	0.00
015	DIRECT MERCHANTS BANK	0.00	0.00	0.00	0.00
016	DIRECT MERCHANTS BANK	0.00	0.00	0.00	0.00
020	HOUSEHOLD BANK	0.00	0.00	0.00	0.00
025	MERRICK BANK	0.00	0.00	0.00	0.00
027	NICOR	0.00	0.00	0.00	0.00
032	CREDITORS PROTECTION SERVICES, LTD	0.00	0.00	0.00	0.00
	Total Legal	0.00	0.00	0.00	0.00
999	MICHAEL J. LYONS	0.00	0.00	0.00	0.00
	Total Debtor Refund	0.00	0.00	0.00	0.00
001	ECAST SETTLEMENT CORPORATION	0.00	0.00	0.00	0.00
003	FIRST FRANKLIN LOANS	0.00	0.00	0.00	0.00
005	GMAC	20,423.71	20,423.71	3,001.85	1,634.36
006	GMAC	9,212.98	9,212.98	2,212.38	706.72
	Total Secured	29,636.69	29,636.69	5,214.23	2,341.08
001	ECAST SETTLEMENT CORPORATION	3,625.52	3,625.52	0.00	0.00
008	ROUNDUP FUNDING LLC	1,137.94	1,137.94	0.00	0.00
010	JEFFERSON CAPITAL SYSTEMS, LLC	1,720.02	1,720.02	0.00	0.00
011	CAPITAL ONE BANK (USA) NA	2,427.22	2,427.22	0.00	0.00
012	COMED CO	473.88	473.88	0.00	0.00
013	PORTFOLIO RECOVERY ASSOCIATES	1,388.60	1,388.60	0.00	0.00
014	CREDIT ONE BANK	0.00	0.00	0.00	0.00
017	DIRECT MERCHANTS BANK	0.00	0.00	0.00	0.00
018	PREMIER BANKCARD/CHARTER	388.29	388.29	0.00	0.00
019	HOUSEHOLD BANK	0.00	0.00	0.00	0.00
021	ECAST SETTLEMENT CORPORATION	2,236.30	2,236.30	0.00	0.00
022	ECAST SETTLEMENT CORPORATION	1,651.87	1,651.87	0.00	0.00
023	LEGACY VISA	0.00	0.00	0.00	0.00
024	MERRICK BANK	2,062.29	2,062.29	0.00	0.00
026	NATIONAL CITY BANK	516.55	516.55	0.00	0.00
028	NICOR GAS	299.71	299.71	0.00	0.00
029	ECAST SETTLEMENT CORPORATION	952.46	952.46	0.00	0.00
030	ROCKFORD HEALTH PHYSICIANS	77.18	77.18	0.00	0.00
031	CREDITORS PROTECTION SERVICE, INC	1,794.71	1,794.71	0.00	0.00
033	JEFFERSON CAPITAL SYSTEMS, LLC	376.12	376.12	0.00	0.00
034	CAPITAL ONE BANK (USA) NA	5,760.06	5,760.06	0.00	0.00
035	CAPITAL ONE BANK (USA) NA	8,406.61	8,406.61	0.00	0.00
036	HSBC CARD SERVICES	0.00	0.00	0.00	0.00
037	LVNV FUNDING LLC	1,073.96	1,073.96	0.00	0.00
	Total Unsecured	36,369.29	36,369.29	0.00	0.00
	Grand Total:	70,505.98	70,505.98	7,394.09	2,341.08

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Total Paid Claimant: \$9,735.17  
Trustee Allowance: \$796.83  
Percent Paid Unsecured: 0.00

Wherefore, your petitioner prays that a final Decree be entered discharging the trustee and the trustee's surety from any and all liability on account of the within proceedings, and closing the estate, and for such other relief as is just. Pursuant to FRBP, I hereby certify that the subject case has been fully administered.

Report Dated:

/s/ Lydia S. Meyer  
Lydia S. Meyer, Trustee

This is to certify that a copy of this notice has been mailed to the debtor and the debtor's attorney.

Dated at Rockford, IL on 02/26/2009

By /s/Heather M. Fagan